

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Robert L. Johnson III
Regina W. Johnson
Debtor(s)

Bankruptcy Case No.: 19-24929-GLT
Issued Per 7/30/2020 Proceeding
Chapter: 13
Docket No.: 32 - 22
Concil. Conf.: July 30, 2020 at 02:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 22, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jul. 30, 2020 at 02:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 9 of Quicken Loans, Claim No. 20 of New Rez, Claim No. 6 of Nissan Infinit and Claim No. 18 of Preferred Credit at 0% .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: August 4, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert L. Johnson, III
 Regina W. Johnson
 Debtors

Case No. 19-24929-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

Page 1 of 3
 Total Noticed: 53

Date Rcvd: Aug 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2020.

db/jdb
 cr
 15188528 +Robert L. Johnson, III, Regina W. Johnson, 1442 Center Street, Pittsburgh, PA 15221-1904
 15177291 +New Residential Mortgage Loan Trust 2019-1, c/o Stern & Eisenberg, PC, 1581 Main Street,
 Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
 15177294 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
 15177298 +Chase Card Services, PO Box 1423, Wilmington, DE 19899-1423
 15196309 #+Discover Financial, PO Box 742655, Cincinnati, OH 45274-2655
 +Home Depot, PO Box 9001010, Louisville, KY 40290-1010
 15177300 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
 15177301 +Mercury/FBT, 1415 Warm Springs Rd, Columbus, GA 31904-8366
 15201738 Mercury/FBT, Attn: Bankruptcy, PO Box 71068, Philadelphia, PA 19176
 15177302 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
 15177303 +Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658
 15190243 +Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596
 15177304 +Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
 15177305 +Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
 15194114 +Nissan Motor Acceptance Corporation, PO Box 740956, Cincinnati, OH 45274-0001
 15177306 +Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
 15177309 +Nissan-Infiniti LT and NILT Inc., PO Box 660360, Dallas, TX 75266-0360
 15177310 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 15200085 +PNC Bank, Attn: Bankruptcy, PO Box 856177, Louisville, KY 40285-6177
 15177314 +PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101-4982
 +Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 15177288 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 05 2020 04:25:19
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15177289 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 05 2020 04:24:14 Capital One,
 PO Box 71083, Charlotte, NC 28272-1083
 15194230 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 05 2020 04:25:15 Capital One,
 Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 15198859 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 05 2020 04:24:14
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15177296 +E-mail/Text: bankruptcy@capvs.com Aug 05 2020 04:23:33 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 15179695 +E-mail/Text: mrdiscen@discover.com Aug 05 2020 04:22:35 Discover Financial,
 Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
 15213069 +E-mail/Text: mrdiscen@discover.com Aug 05 2020 04:22:35 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 15177299 +E-mail/Text: kborkley@bernsteinlaw.com Aug 05 2020 04:23:45 Duquesne Light Company,
 c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15208404 +E-mail/Text: sbse.cio.bnc@mail.irs.gov Aug 05 2020 04:22:43 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 15177292 +E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 05 2020 04:23:29 Jefferson Capital Systems LLC,
 PO Box 7999, Saint Cloud Mn 56302-9617
 15177290 +E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 05 2020 04:24:13 Chase Card Services,
 Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
 15179245 +E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 05 2020 04:24:42 Chase Card Services,
 PO Box 15369, Wilmington, DE 19850
 15208507 +E-mail/Text: jennifer.chacon@spservicing.com Aug 05 2020 04:23:50
 New Residential Mortgage Loan Trust 2019-1, c/o Select Portfolio Servicing, Inc.,
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
 15181233 +E-mail/Text: jennifer.chacon@spservicing.com Aug 05 2020 04:23:50
 New Residential Mortgage Loan Trust 2019-1, c/o Select Portfolio Servicing, Inc.,
 P.O. Box 65250, Salt Lake City, UT 84165-0250
 15177307 +E-mail/PDF: cbp@onemainfinancial.com Aug 05 2020 04:25:05 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 15177308 +E-mail/PDF: cbp@onemainfinancial.com Aug 05 2020 04:24:06 One Main Financial,
 Attn: Bankruptcy, Twin Fountain Plaza, 2525 Monroeville Boulevard,
 Monroeville, PA 15146-2383
 15177311 +E-mail/PDF: cbp@onemainfinancial.com Aug 05 2020 04:24:07 OneMain Financial, PO Box 1010,
 Evansville, IN 47706-1010
 15206233 +E-mail/Text: banko@preferredcredit.com Aug 05 2020 04:22:35 Preferred Credit Inc,
 PO Box 1970, St Cloud, MN 56302
 15210439 +E-mail/Text: banko@preferredcredit.com Aug 05 2020 04:22:35 Preferred Credit, Inc.,
 628 Roosevelt Road, Suite 100, Saint Cloud, MN 56301
 15177313 +E-mail/Text: bnc-quantum@quantum3group.com Aug 05 2020 04:22:58
 Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788
 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 05 2020 04:23:35 Quicken Loans,
 Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906

District/off: 0315-2

User: dbas
Form ID: 149

Page 2 of 3
Total Noticed: 53

Date Rcvd: Aug 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15177312 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 05 2020 04:23:35 Quicken Loans,
1050 Woodward Ave, Detroit, MI 48226-1906
15196510 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 05 2020 04:23:35 Quicken Loans INC.,
Bankruptcy Team, 635 Woodward AVE., Detroit MI 48226-3408
15177316 +E-mail/PDF: gecsed@recoverycorp.com Aug 05 2020 04:24:09 SYNCB/PPC, PO Box 965005,
Orlando, FL 32896-5005
15177317 +E-mail/PDF: gecsed@recoverycorp.com Aug 05 2020 04:24:38 SYNCB/PPC, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
15177315 +E-mail/Text: jennifer.chacon@sp servicing.com Aug 05 2020 04:23:50
Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250,
Salt Lake City, UT 84165-0250
15178013 +E-mail/PDF: gecsed@recoverycorp.com Aug 05 2020 04:24:09 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15210623 +E-mail/PDF: gecsed@recoverycorp.com Aug 05 2020 04:25:07 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15177319 +E-mail/PDF: gecsed@recoverycorp.com Aug 05 2020 04:24:10 Synchrony Bank/Lowes,
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15177318 +E-mail/PDF: gecsed@recoverycorp.com Aug 05 2020 04:24:09 Synchrony Bank/Lowes,
PO Box 530914, Atlanta, GA 30353-0914
15177321 +E-mail/PDF: gecsed@recoverycorp.com Aug 05 2020 04:24:10 Synchrony Bank/Sams,
Attn: Bankruptcy, PO Box 530942, Atlanta, GA 30353-0942
15177320 +E-mail/PDF: gecsed@recoverycorp.com Aug 05 2020 04:24:10 Synchrony Bank/Sams,
PO Box 965005, Orlando, FL 32896-5005

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nissan-Infiniti LT
cr Quicken Loans INC.
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15177297* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Attn: Bankruptcy Department, PO Box 15316,
Wilmington, DE 19850)
15177295* +Discover Financial, PO Box 742655, Cincinnati, OH 45274-2655
15177293* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, PO Box 15298,
Wilmington, DE 19850)
15199123* +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
TOTALS: 2, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nissan-Infiniti LT bkgroup@kmlawgroup.com

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 53

Date Rcvd: Aug 04, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kenneth M. Steinberg on behalf of Debtor Robert L. Johnson, III
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Kenneth M. Steinberg on behalf of Joint Debtor Regina W. Johnson
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Steven P Kelly on behalf of Creditor New Residential Mortgage Loan Trust 2019-1
skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Thomas Song on behalf of Creditor Quicken Loans INC. pawb@fedphe.com

TOTAL: 8